

**UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF OHIO
EASTERN DIVISION**

In Re: Douglas R. Speakman : Case No: 25-50075
Debtor(s) : Chapter 13 Judge: Mina Nami Khorrami
: Filed 2/25/25 Amended plan

CHAPTER 13 TRUSTEE'S OBJECTION TO CONFIRMATION

Now comes Edward A. Bailey, Standing Chapter 13 Trustee, and objects to the confirmation of the plan and requests that the Court enter an Order denying confirmation for the reasons set forth below and dismissing the case, pursuant to 11 U.S.C. §1307. This objection supersedes any prior objection filed in this case by the Trustee.

Above median income X Below median income

 X **11 U.S.C. §1325(b)**-Plan does not meet disposable income test.

 X Debtor has failed to commit all disposable income to plan for the applicable commitment period. **Length of 36 mos does not meet the applicable commitment period of 60 mos.**

Therefore, the Trustee prays that confirmation is denied and this case be dismissed for cause pursuant to §1307(c).

TERMS OF THE PLAN:

Plan Payments: \$1950 mo - 15 mos; \$2445 mo - rem

Best Interest Dividend: 0% Dividend: 1%

Length: 36 Months

Dated: February 26, 2025

Respectfully submitted,

/s/ Edward A. Bailey

Edward A. Bailey (0068073)
Chapter 13 Trustee
550 Polaris Parkway, Suite 500
Westerville, OH 43082
Tel: (614)-436-6700
Fax: (614)-436-0190
Email: trustee@ch13.org

CERTIFICATE OF SERVICE

The undersigned hereby certified that on the date shown below a copy of the Trustee's Objection to Confirmation was served electronically on the Office of the United States Trustee and Debtor's attorney, and on the Debtor(s) at the address as currently shown in the Trustee's records by regular first class mail, postage prepaid.

Dated: February 26, 2025

/s/ Edward A. Bailey

Edward A. Bailey (0068073)

Chapter 13 Trustee

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